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Members of the committee on ways and means

Subject: social security injustice

Ray h. Koski

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My name is ray h. Koski. I started working in the 7th grade in a grocery store in columbus, montana while attendingschool. I worked at many part time jobs while in high school and college. I put myself through college by perseverance and always working hard. My grandfather immigrated from finland and was a hard rock miner. My grandparents instilled the work ethic into my being and it became part of me at an early age.

I graduated from san jose state college in 1966 and became a high school teacher in fremont, ca. I taught in the fremont unified school district for 34 years. I did not pay into social security from any of my teaching monies.

I started a photographic business that i ran out of my home which was successful for over 25+ years. I paid into social security for a bulk of my adult life. This was through my home business and the myriad of full and part time jobs starting early in my life.

Near retirement, starting in 1999, i went to the socialsecurity office in hayward, california. I wanted to see what my monthly benefits would be upon applying for them. The clerk said that it appeared to be approximately \$700and then she said....wait a moment, you were **ateacher**. Your benefits will be \$169 per month. If i die first, my wife receives none of my benefits. If my wife dies first, i will not receive any of her benefits. This situation seems very unfair!

I feel like am being cheated after working all of those years, paying into social security and expecting to receive my fair share. I am not asking for a handout that i did not work for.

Many illegals get more from social security by simply walking over the border and applying for it after living here for a year or two.

This is a travesty that must be fixed. No one will listen to my problem. I have called attorneys and they will not see me face to face even just to discuss my case. All they do is repeat the material in the brochure about wpo from the social security office and then charge me \$75 for their 10 minutes of telephone time.

What is being done currently to correct this massive problem? I would appreciate a response to my letter and a possible solution to my issue as soon as possible.

I urge congress to take immediate action to pass the social security fairness act (h.r. 235/s, 484), which would repeal the government pension offset and windfall elimination provision.

These unfair offsets take away some retired public employees' benefits that they have earned, often forcing them into poverty.

Retired educators, those still in the profession and those seeking to enter the profession cannot wait any longer for action.

Yours truly

Ray h. Koski